

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18–10793–CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lauren Dunham  
23 Cedar Hill Ln  
Toms River, NJ 08755–4903

Social Security No.:  
xxx–xx–2420

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 12, 2018.

On May 16, 2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: June 20, 2018  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 18, 2018  
JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lauren Dunham  
 Debtor

Case No. 18-10793-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db Lauren Dunham, 23 Cedar Hill Ln, Toms River, NJ 08755-4903  
 lm Roundpoint Mortgage, PO Box 19409, Charlotte, NC 28219-9409  
 517319585 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517278168 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 517278169 Amex, PO Box 981537, El Paso, TX 79998-1537  
 517278170 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119)  
 517278171 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517278172 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517278173 Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300  
 517278174 Credit Resource, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938  
 517278177 KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 517278180 New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719  
 517278181 Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 517278182 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517404581 ++RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Suite 200,  
 Charlotte, NC 28217-1930  
 517278183 Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 517278185 The Bureaus, 1717 Central St, Evanston, IL 60201-1507  
 517278186 The Bureaus Inc, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757  
 517349043 ++The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 517372486 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657  
 517345023 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 517278188 Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697  
 517278187 Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657  
 517278189 Wffnatbank, PO Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 19 2018 00:03:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg ++E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 19 2018 00:03:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517382796 ++E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 19 2018 00:20:53  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 517278170 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 19 2018 00:12:12 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238-1119  
 517278171 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 19 2018 00:11:20 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517278175 E-mail/Text: mrdiscen@discover.com May 19 2018 00:03:07 Discover, PO Box 15316,  
 Wilmington, DE 19850-5316  
 517290612 E-mail/Text: mrdiscen@discover.com May 19 2018 00:03:07 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517278176 E-mail/Text: mrdiscen@discover.com May 19 2018 00:03:07 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 517278178 E-mail/Text: bankruptcydpt@mcmcg.com May 19 2018 00:03:48 Midland Funding,  
 Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069  
 517378181 ++E-mail/Text: bankruptcydpt@mcmcg.com May 19 2018 00:03:48 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517278179 E-mail/Text: bankruptcydpt@mcmcg.com May 19 2018 00:03:48 Midland Funding LLC,  
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 517298111 ++E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 19 2018 00:11:42 T Mobile/T-Mobile USA Inc,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517278184 E-mail/Text: bankruptcy@td.com May 19 2018 00:03:53 TD Bank, PO Box 5600,  
 Lewiston, ME 04243-5600

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Marc C. Capone on behalf of Debtor Lauren Dunham mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com

Rebecca Ann Solarz on behalf of Creditor Embrace Home Loans, Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4